VALUE OF SALOON \$500; OF THE INSURANCE ANNEX, \$3,000.

These Said to Be the Figures of an Actual Transaction in Bayonne-Man Who Bought Houses Out of Young Men's Lives-A Call for New Legislation.

The Grand Jury of Hudson county, now in session, will take up the trafficking in insurance policies on the lives of young men in Bayonne, which has been carried on by some of the Bayonne saloonkeepers, apparently with such ill effect on the lives the insured. The Grand Jury, for which Prosecutor William H. Speer's detectives are now making an investigation, wishes particularly to solve the question: How can a man's life be insured without his knowledge? The solution of that question may lead to indictments.

Mr. Speer-"the Jerome of Hudson county"-who has closed up most of the gambling dens in Jersey City and who has got after official corruption in a manner which has astonished that easygoing community, is supposed to be the best man in the State of New Jersey to get at the bottom of a complicated criminal tangle. He said

We shall probe this matter thoroughly. If there is evidence of individual criminality the guilty will be brought to justice with celerity and despatch. If merely a widespread laxity is disclosed—and that at the very mildest seems to be the case here-a presentment will be returned with a view to a speedy remedy."

The county newspapers are already calling for a State law to prevent the possibility of more insurance speculation. The leading newspaper in the county said editorially yesterday:

editorially yesterday:

It should be contrary to law, as it certainly is contrary to good policy, to allow a salcon-keeper to carry life insurance on a customer who frequents the salcon. Life insurance companies are quick to realize the danger in such a combination, but it should not be left to their instincts of self-preservation to prevent this kind of business. The State should make it impossible for a salconkeeper to profit in the death of a man who frequents the salconkeeper's place.

Not a day Dasses, now that the insurance

Not a day passes, now that the insurance scandal has become public property, without fresh revelations about the "graveyard insurance" and its effects on the population of the little Jersey town. Yesterday the family of William Fitzpatrick, who died only three days ago, and whose funeral took place yesterday afternoon, entered formal protest against the payment of a \$2.000 insurance policy on Fitzpatrick's life, held by Michael Carroll, a saloon-keeper whose place the young man frequented.

quented.

Fitzpatrick's folks say they learned only when he was dying, and then only from current gossip, of the existence of the policy. They asked the sick man how there happened to be such a policy held outside his family, and he said he never heard of such a like. policy. This again raises the question, which the insurance company has not yet succeeded in answering, how a man's life can be insured without his knowledge.

Another case which came to light yesterday is that of Thomas Hayden, who died

on Oct. 6, of kidney disease, superinduced by alcoholism. It is the general talk in Bayonne that both Carroll and Doyle, the saloonkeeper who holds the policy which the murdered Dick Galvin repudiated before his death, had Hayden insured. He

before his death, had Hayden insured. He was found unconscious in the street in front of Carroll's saloon and died in two hours. He, like the reet, was a young man. How profitable is this betting on young men's deaths, apparently with the certainty of winning somehow, is the astonishing feature of the matter. Driscoll, the saloonkeeper who died about six months ago, and whose existing policies were previously cancelled by the insurance company after it had held a sort of investigation and had discharged several agents, was a poor man running a little groggery a year or se before his death. About that time he realized the possibilities in "graveyard insurance," and began to get insurance on the young men who frequented his place.

that he owned clear of debt his saloon, four substantial houses in a good section of Bayonne and was building a fifth. He said t WAS

liquor business.

The story is told that the license and good will of a saloon which changed hands about a month ago sold for \$500. The insurance policies which were an annex of the business were valued at \$3,000, and the two went together for \$3,500.

Some of the policies were shared in a sort of partnership by the keepers of men's

Some of the policies were shared in a sort of partnership by the keepers of men's boarding houses and the saloonkeepers whose places the boarders frequented. Whatever the method, the result was the same. As far as can be discovered, only a small proportion of the deaths of the hundreds of young men, healthy when insured, were due to violence. Kidney trouble and kindred diseases, all complicated with alcoholism, were responsible for the rest.

The insurance traffic has been so general that when one of saloon habitues died the first question asked about him was: "I wonder who has got him?"

Coroner Brackner, who held the Galvin inquest on Wednesday night, is authority for the statement that this insurance traffic has been known to the authorities for some

has been known to the authorities for some time and fraud in obtaining the policies has been suspected, but there has been no specific case in which they could act. The specific case in which they could all the Galvin relatives are anxious to inspect the application for insurance attributed to the man who before his death repudiated naving made any. They think this may

that they took out the policies at the request of the men themselves because the latter had a horror of a charity burial. This does not hold, however, in the Galvin case, or in the cases of scores of others, who had relatives to bury them.

It turns out that there is a simple method

It turns out that there is a simple method of taking away the profit of the saloon speculator in cases where the insured leaves relatives. As the speculator's policy bears the name of no beneficiary the proceeds are a part of his estate, and can be claimed by the relatives. These, being poor people ignorant of the law, have not known this. Galvin's sister was advised yesterday by

Galvin's sister was advised yesterday by one of the best legal authorities in the county to put in a claim for the proceeds of the policy held by the saloonkeeper. Doyle. She has put the matter in the hands of Judge Horace Roberson of Bayonne and will probably do so. In that case the saloonkeeper will receive only the premiums he paid on the policy of the murdered man. McSweeney, in whose saloon Galvin methe gang who killed him, was deserted yesterday in his half dismantled saloon when reporters saw him. He denied that yesterday in his half dismantled saloon when reporters saw him. He denied that he held policies on anybody's life and nothing has yet been brought out to show that he did. He also takes the view that he's being persecuted because his license has been revoked.

Forest F. Dryden, third vice-president of the Prudential Insurance Company, and son of Senator/John F. Dryden, the president of the company, said yesterday

president of the company, said vesterday that this company and all others of the same that this company and all others of the same kind have been endeavoring for years to check anything like speculative insurance in the interests of their business, and that the Bayonne cases are being thoroughly investigated by his company. Mr. Dryden said that all of the industrial insurance companies have established rules to prevent as far as possible anything like speculative insurance, and every possible precaution is taken to prevent fraud upon the part of agents and insurance of a speculative character. Any agent discovered violating these rules was always discharged, and at the first hint of any irregularities were discovered a year ago in Bayonne that resulted in the cancellation of a number of policies and the discharge of the agents involved.

"Persons to whom a claim is paid must layars show that they have an insurable

always show that they have an insurable interest in the deceased before they can receive the money," said Mr. Dryden.

Another o

JERSEY'S GRAVEYARD SALOONS was not regularly taken out by the young man. It would certainly have been cancelled and the premium returned had the company known of any improper conditions. Bayonne, this official said, had been in bad repute with the company had believed that it had cleaned matters up

> RABBIT DISCHARGED GUN. Charge Meant for Cottontall Hits the Hunter and His Dog.

PHILADELPHIA, Nov. 19:-Martin Price, living near the golf links at Northfield, took nis gun yesterday and went out after rabbits. A big one appeared and Price chased "Did you come over to see Gov. Odell?"

it until it disappeared in a hole. The hunter laid his gun down, got a golf stick and pushed it into the burrow. The gun was cocked all ready for Price to pick

The cottontail came out with a rush and its first bound landed it on the gun. Its fore feet struck the trigger and the gun was discharged, both barrels going off at

Price was in a stooping position, his dog near him. He was just far enough out of the line of the gun to escape the full force of the charges in it, but two fingers were torn off, his leg was badly lacerated and his left cheek filled with shot. One of the

dog's legs was shot off. The rabbit is still at large.

NEGROES TO COME NORTH.

League to Establish Them in Stores and Factories and on Farms.

PHILADELPHIA, Nov. 19 .- The American Protective League, an incorporated negro organization, having a membership of more than 100,000, which is holding its convention in this city, will buy extensive tracts of land for the establishment of negro communities in the North and West. It expects to solve the race problem by

gradually bringing up from the South ,500,000 blacks within the next six years. It will establish negro department stores, factories, model tenement houses, schools and various other business and educational nstitutions for Northern and Western towns.

In Philadelphia the league will establish early next year a department store, which will be conducted by negroes, where only negroes will be employed and where negroes will be able to buy all commodities. It has an option on 4,000 acres in eastern Pennsylvania alone for the colonies

PATRICK COLLINS RENOMINATED By Democrats for Mayor of Boston-Swallow Republican Nominee.

BOSTON, Mass., Nov. 19,-This city had its second experience to-day with the new law which provides for the holding of joint primaries in all of the 194 precincts of the twenty-five wards, although it is the first test in a municipal contest.

With some 100 precincts to be heard from at 11 o'clock, Gen. Patrick A. Collins is easily renominated as the Democratic candidate for Mayor, and he will probably have a majority of about 12,000 over Fred S. Gore, who has been making a fight for the nomination on an "anti-graft" platform.

The candidates for the mayoralty nomination on the Republican side were Dr. nation on the Republican side were Dr. E. Peabody Gerry, Michael J. Murray and George N. Swallow. The machine leaders of the Republican party were behind the candidacy of Mr. Swallow, and the indications are that Mr. Swallow will get the nomination, with Mr. Murray second: The Socialistic candidate for the mayoralty nomination is Dr. George F. Galvin.

There were thirty-one candidates among the Democrats for the Aldermanic nominations and twenty-six candidates for the board among the Republicans.

nations and twenty-six candidates for the board among the Republicans.

The Democrats cast a very heavy vote, this being due in a great measure to the fight for the Aldermanic nominations. The Republicans were indifferent to the primaries, owing to a general belief that the Democratic nominee for Mayor is a sure winner, but if Mr. Gore runs independently, as it is rumored he intends doing, Mr. Swallow stands a better chance of winning than in case the Democrats are united. There were nearly 300 candidates for Common Council.

WATTERSON DECLINED.

Wouldn't Be Tilden's Legatee, as Bryan Afterward Became Bennett's.

The newspaper discussion of William Jennings Bryan's course in accepting a legacy from Philo S. Bennett has provoked Henry Watterson into a statement of what he once did in a similar situation. The rich man in that case was Samuel J. Tilden. Mr. Watterson declined the

proffered benefaction.

All this came out in the course of a spat between the Louisville Courier-Journal and the Salt Lake Herald. The Courier-Journal having remarked that "if there is something noble in the rejection of money one has not earned or inherited in the regular order, there must be a touch of the ignoble in accepting it," the Salt Lake Herald retorted: Herald retorted:

Which is to imply that Mr. Bryan is doing something ignoble in making a fight for what he believes to be his rights in the matter of the Bennett estate. We can't help wondering if the editor of the Courier-Journal, himself a public man of almost as much prominence as Mr. Bryan, would not, under the same circumstances, do exactly as Mr. Bryan is doing.

The answer was not long in coming from Marse Henry, and here it is:

Marse Henry, and here it is:

The late Mr. Tilden desired to make the editor of the Courier-Journal a legatee in his will, and, in that default, to name one of his children, and, though the benefaction was urged upon him, he gratefully, but firmly, declined to permit it to be done.

Mr. Bryan himself wrote the Bennett will. It was written, not in Connecticut, where Mr. Bennett lived, but away out in Lincoln, Neb., under Mr. Bryan's own roof. Contested by the widow of Mr. Bennett, Mr. Bryan is contesting it in the courts. What boots it that he says he will donate the money to public uses?

BIG FORCE GUARDS MURDERER.

storm the jall before then and liberate him.

The guards inside the jail were reinforced to-night and the two companies of militia were recruited up to their full strength. The entire force is now in camp in the court house square. Three sentries are on each post, and it does not seem possible that Horn's friends will be desperate enough to make an attack.

Horn, to-night, prayed and joined in the singing of hymns. He says he will

TRAIN WAITED FOR PRIEST, But It Was Tom Dunn, With His Soul it

make no confession.

Peril, Who Put Up the Job. Ex-Sheriff Tom Dunn, hurrying to Monticello, N. J , yesterday, missed the last ferryboat which would connect with the train he wanted. He got the train dispatcher on the telephone and told him he had a priest with him and that they had to get to the bedside of a dying woman. Would he hold the train? The Sheriff did have a priest with him, but the priest had missed the train too, for he was going to Monticello to say mass, but Dunn didn't know his name. The priest heard of the trick, took advantage of it, but said to Dunn: "May God have mercy on your soul for that lie." "That's all right, Father, I'll go to mass with you," said Dunn; and he did. the telephone and told him he had a pricet

THEODORE B. STARR

CANAL RESURVEY AND DELAY WILL BE ONE TOPIC.

The Senator is Here and the Republica Counties Have Been Heard From -Odell's "There May Be a Fight" With the Response of Herrick of Ohio.

Senator Platt came over from Washington unexpectedly last night, accompanied by Mrs. Platt. They put up at the Fifth Avenue Hotel for dinner and went to the Horse

Senator Platt was asked at the hotel. "Is the Governor in town?" queried Mr Platt; and then he asked: "Where is Col. Dunn?"

"Is there anything to be said by you about the Republican situation in the State of New York to-night?"

"Not a word," replied Senator Platt. "Are you to see the Governor?" the Senator was asked.
"Well, as I did not know that he was

in town," was Mr. Platt's answer, "I do not know whether I am to see him or not." Col. George W. Dunn, chairman of the Republican State committee, who has been in New York city for the last two days, returned to his home in Binghamton yes terday afternoon. Before he left he was asked if he expected to see Senator Platt, and he replied that the Senator had sent him word that he did not expect to come to New York on Thanksgiving Day.

State Commisssioner of Excise Patrick W. Cullinan of Oswego was at the Fifth Avenue Hotel last night, and he reiterated his statement, frequently made, that he did not know anything about the proposed removal or resignation of George as Deputy Excise Commissioner for Dew York city. The Governor appoints the State Excise Commissioner, who appoints his deputies, but, of course, the Governor of the State would naturally exercise some influence over the State Excise Commis-

But lots of things are going on, it was said by Republicans, and one of the state-ments heard was to the effect that Gov. Odell and Senator Platt are to have a talk as to Hilliard's proposed resignation or removal. It is not alleged that Hilliard has not made a good Deputy Excise Commissioner for New York city, but he lost his district at the primaries last tall.

And then there was something said to the effect that Gov. Odell would like to have it could not raise during November the Hilliard's place for the purpose of protecting himself in the next Republican State convention, which is to assemble in the spring to name delegates at large to the Republican national convention, which meets in June to nominate a President and Vice-President.

Vice-President.

It was remarked also that Gov. Odell and Senator Platt might meet and have a talk as to a compromise candidate for Hilliard's place, and most Republican politicians believed last night that they would come to some sort of understanding, that Hilliard would retire and that the Government also senators and that the Government also senators. ernor and the Senator would agree on his

But the fact that Hilliard, a Deputy Excise Commissioner, is the bone of contention in Republican circles at this moment was considered to be ludicrous. Republicans who are familiar with what is going on said that if any difference does exist between Gov. Odell and Senator Platt it is of a far decreased more respondent particles. deeper and more personal nature. But, of course, it was asserted that Gov. Odell and Senator Platt would not for a moment acknowledge that any differences of any nature did exist.

nature did exist.

If any difference exists it is over the appointment of George R. Sheldon to be Republican national committeeman. All over the State of New York, so it was said last night, the statement has been made by friends of Gov. Odell that Senator Platt, without due consultation with the Governor, made the recommendation to Senator.

Gov. Odell, in which Mr. Platt said that he favored the appointment of Mr. Sheldon for the place. Gov. Odell objected on personal reasons, which reasons, Senator Platt's friends say, were unworthy of the Governor of the State of New York.

It was recalled that, without consultation with Senator Platt, Gov. Odell, a couple of years ago, decided to appoint Capt. Joseph M. Dickey of Newburgh to be a Railroad Commissioner, the Governor knowing full well at the time that Senator Platt was not in particular accord with Capt. Dickey.

Moreover, last winter Gov. Odell also knew very well that Senator Platt was heart and soul for the renomination or reconfirmation of Frank M. Baker of Owego to be Railroad Commissioner, and yet Gov.

heart and soul for the renomination or reconfirmation of Frank M. Baker of Owego to be Railroad Commissioner, and yet Gov. Odell, with Senators Brackett, Brown and Elsberg, his own insurgents, at his back, along with Senator Patrick Henry McCarren and the Democuts at Albany, declined to confirm Gov. Odell's laughable nomination of Mr. Baker to succeed himself.

Meantime, Mr. Baker holds over, and Senator Platt has told his friends within the last year that Gov. Odell has faithfully promised that he will send in again at the approaching session of the Legislature the name of Mr. Baker. Gov. Odell declined last night to say if he would or wouldn't.

"Gov. Odell," a Platt man said, "is bent on doing peculiar things and, of course, he is attempting to justify his course."

It was said by Republicen politicians familiar with the real sentiments of Senator Platt and Gov. Odell that there must be something done at Albany this winter to offset the results of the vote to expend \$101.000,000 on the Eric Canal. It has been pointed out to Senator Platt and Gov. Odell since election day that out of the latter one counters in the State only four-

Odell since election day that out of the sixty-one counties in the State only fourteen voted yes on this referendum,

teen voted yes on this referendum, and that the vote came largely from Democratic cities.

As already printed in The Sun, the Governor has awakened to the fact, and has so told his friends, that the result is a white elephant on his hands; and before the end of the conferences which are arrected to told his friends, that the result is a white elephant on his hands; and before the end of the conferences which are expected to take place between Gov. Odell and Senator Platt within the next two or three days something like legislation looking to a "resurvey" of the proposed canal and a resurvey also of canal legislation will be suggested. The Republicans in Republican counties, as one eminent Republican put it, are "riotous in their opposition to this canal proposition, believing that the scandal and corruption sure to emanate from this great expenditure of \$101,000,000 will sink the Republican party of the State of New York for the next dozen years."

A resurvey of the canal proposition might bring legislation at Albany which would modify in various ways the result of the popular vote, and an engineering resurvey

popular vote, and an engineering resurvey might give the people ten or twenty years to reconsider their vote.

Gov. Odell also had a talk at the Repub-

Gov. Odell also had a talk at the Republican Club with Governor-elect Myron T. Herrick, who was nominated for Governor of Ohio by Senator Hanna, and Senator Hanna is the almighty man of Ohio after that 114,000 plurality given for Herrick. It may be printed this morning that Gov. Odell, at the Republican Club, said to Governor-lect Herrick.

elect Herrick:

"In case of any fight in New York the coming spring, I shall have to ask that the Western leaders will keep their hands off."

"Why," said Mr. Herrick, "we know of no fight in your state; and we hope for com-plete harmony among the Republicans here."
"Well, there may be a fight." said Gov.

Diamond Merchant,

Jeweler and Silversmith,

MADISON SQUARE WEST Between 25th and 26th Streets. Established 1862.
15 years on John St. as Starr & Marcus.
25 years as above.

Wedding and Reception Invitations Monograms for Note Paper This is a favorable time to

place orders for Stationery and

house in this line of business.

general Engraving. No connection with any other

"It may be that this report I present to you to-night will be the last I make as secretary of this society," was the way in which the Rev. Robert C. Boville, corresponding secretary of the New York City Baptist Mission Society for the last two years, made last night to the eleventh annual meeting of that organization what was taken to be an announcement that he

meditated resigning. He preached in the Baptist Church of the Epiphany some months ago a sermon, scoring Baptists right and left for being poor givers to Christian causes. He said in his report last night that he was painfully impressed that but very little in the way of church extension had been accomplished. He thought the denomination lacking in missionary enterprise in that sum of \$9,000 to cover a conditional gift

sum of \$9,000 to cover a conditional gift made by Mr. John D. Rockefeller.

The meeting was held last night in the chapel of Calvary Baptist Church. The Rev. Dr. C. S. Walker, pastor of the Abyssinian Baptist Church, spoke about the negro situation in New York. Among other things he said:

other things he said:

New York has a negro population of 40,000, more than any other city in the country, New Orleans excepted. There are church accommodations for just 10,000 of them in the churches in New York now. And the number of negroes coming here is increasing fast.

We are getting many of the young people, young men and young women. We find ourselves utterly incapable to care for them. They come with unskilled hands, especially the girls, and unless you help us to give them a training, they are going to prove a disgrace. It isn't fair that you should treat us so.

We should be helped with others, that it

we should be helped with others, that it can not come about that there shall be a negro so pressed down that he will commit the audacious crime at which we now blush with shame, and which we deplore in no less measure than do our white fellow citizens. All we ask is an opportunity to prove our worth. The Rev. Dr. R. S. MacArthur regretted that Baptists of previous days had not foresight enough to look to the endowment of downtown churches before the uptown wave of population left them stranded.

stranded.
"Those Baptists of the past," he said,
"ought to have endowed their churches.
Church after church has been closed downwithout due consultation with the Governor, made the recommendation to Senator Hanna, Chairman of the Republican national committee, that Mr. Sheldon be appointed to this place.

As a matter of fact, Senator Platt's friends said, immediately after the buria of Mr. Gibbs the Senator had a talk with Gov. Odell, in which Mr. Platt said that he favored the appointment of Mr. Sheldon

Driver's Leg Broken and a Man and Woman Are Shaken Up.

Peter Deevy, a cab driver of 205 Eas Seventy-seventh street, is in the New York Hospital with a broken leg as the result of an accident last night. Deevy was driving his cab up Fifth avenue when his horse took fright and bolted into a fence surrounding an excavation at Thirty-sixth street. The cab was overturned, the horse was knocked down and Deevy was thrown

was knocked down and Deevy was thrown into the roadway.

In the cab were an elderly man and a young woman. They were showered with broken glass and well shaken, but not hurt. The man was more nervous than his companion and neither would give a policeman, their names. They hurried away. man their names. They hurried away as quickly as they could and seemed to fear that some one in the crowd would recognize

RANDOLPH SUCCEEDS GREEN.

Vice-President of Consolidated Exchange Trustee of Tilden Estate. PLAINFIELD, N. J., Nov. 19 .- Andrew H.

Green of New York, who met his death tragically last week, was an intimate friend former Mayor L. V. F. Randolph of this city and was a visitor at the latter's home only a few days before his death. He was also a guest at the wedding of Mr. Randolph's daughter recently. During the past seventeen years they held important business relations together, Mr. Randolph being secretary and business agent for the estate of Samuel J. Tilden. agent for the estate of Samuel J. Inden, of which the executors and trustees were Andrew H. Green, John Bigelow and G.

Since the death of Mr. Green Mr. Ran-dolph has been appointed executor and trustee to succeed Mr. Green. Mr. Ranolph was at one time treasurer of dolph was at one time treasurer of the illinois Central Railroad, afterward be-coming president of the Atlantic Trust Company of New York. He is now vice-president of the New York Consolidated

TWO BANKS CLOSED.

One at Eikhart, Ind., One at Henrietta, Tex.-Factories May Have to Close. INDIANAPOLIS, Ind., Nov. 19.-The Indiana National Bank of Elkhart, the largest financial institution in that city, closed its doors to-day after standing a quiet run

by depositors which has been in progress

for a week.

receiver.

The deposits amounted to \$(21,387, ac cording to the last statement of the bank, but much of this had been drawn out. The loans amounted to \$611.931. Some of the factories in the town are large creditors of the bank and may be obliged to close. C. H. Bosworth, national bank examiner has been ordered to take charge.

HENRIETTA, Tex., Nov. 19—The Farmers'
National Bank here has been closed by
direction of the Comptroller of the Currency. Miller Weir, national bank examiner, has been appointed temporary

W. Hepburn Russell's Eye Operated On "Well, there may be a district of the control of th

NEW FIRE CHIEF TO BE MADE.

DEPUTIES ALL CALLED UP FOR EXAMINATION NOV. 30,

Which is Taken to Mean That Purroy Will Get Out-He Hasn't Said So-Tammany Wouldn't Then Appoint the New Department Head-Six Ready for the Job.

In the City Record to-day will appear an advertisement of an examination for an eligible list for Chief of the Fire Department. It will be held on Nov. 30. The notice is issued by the Municipal Civil Service Commission at the request of Fire Commissioner Sturgis.

All the deputy chiefs will try the examination, as none else is eligible. The eligible list will be ready in December, so that in case Chief Purroy resigns, Commissioner

Sturgis can name his successor.

In spite of denials by Chief Purroy it is generally believed that he intends to get out early in December, with his pension of \$3.00a year, half the salary of a chief.

If the Court of Appeals should put Edward F. Croker back in office Purroy would become a Deputy Chief again and then could retire on \$2,250 a year only. A Tammany Fire Commissioner might retire Purroy or reduce

WHAT ALLS THE BAPTISTS?

DOWNTOWN CHURCHES STRANDED

AND NEGROES CHURCHLESS.

Secretary Boville of Baptist Mission Society Hints at Resigning—Negro Pastor Refers to the Green Murder—Says Negro Churches Should Be Helped.

him.

Commissioner Sturgis said yesterday that Chief Purroy had not asked to be retired and that he had asked for the examination for Chief in order that there might be an eligible list for the place in case one might be required.

"I have no knowledge of Chief Purroy's intentions," said Mr. Sturgis, "and I wouldn't advise any officer in the department in the matter of their possible retirement. If there is any officer who feels that his best interests will be best served by his retirement, he will have to act without any advice whatever from me."

out any advice whatever from me."

The present deputy chiefs of the department are William Duane, appointed to the force 1868; Thomas J. Ahearn, 1878; Charles W. Kruger, 1872; Samuel Duff, 1869; Thomas Lully, 1870, and James F. Murray, 1878. A new Civil Service Commission will come n with Mayor McClellan. Before that time arrives the present commission will perfect the eligible list for assistant foremen, for which 900 firemen took the examination a while ago. A number of appointments are to be made.

At the request of the Fire Commissioner the Civil Service Commission will also hold an examination on Dec. 2 to make an eligible list for firemen. About 500 men have filed applications to take such an examination and from the list obtained about 150 will be appointed.

Ex-Fire Chief Croker is talked of for Fire Commissioner, but he would prefer to have his old place if he can get it.

CROKER'S DRIVER RETIRED Against His Will and He'll Fight for Re-

Instatement. Foreman Robert Oswald of Engine 17 of the Fire Department received notice when he reported for duty yesterday after a day off that he had been retired by Commissioner Sturgis on half-pay. Oswald has been in the service fourteen years and has an excellent record. He was formerly driver and aide to ex-Chief Croker, and his friends assert that his friendliness for the deposed chief has had much to do with bringing about his sudden retirement at this time.

oswald has retained John J. Delany, who was Chief Croker's counsel, and will make a fight in the courts for reinstatement.

Just before Chief Croker was retired Oswald was struck on the head by a broken trolley feed wire at the four alarm fire at the Havemeyer sugar plant in Brooklyn.

On Feb. 20 the medical board, after an examination of the firemen, found that the inner tissues of his skull were inflamed, rendering him sutject to attacks of vartigo and making him unfit for active fire duty. The board recommended that Oswald get a detail of light duty, and he was accordingly sent to Randall's Island, where fires are rare.

sent to Handall's Island, where are rare.

The commissioner has also retired Battalion Chief Frederick J. Snow of the Thirty-fifth Battalion, Brooklyn. Chief Snow was retired at his own request after twenty years of service. Oswald's friends pointed out yesterday that Snow, who was opposed to ex-Chief Croker, got the usual thirty days' leave of absence with full pay, while Oswald got no time at all.

Oswald got no time at all. MURDERER'S PLEA MADNESS. Brother of Andrew H. Green's Slayer Says

His Mind Was Unhinged. The lawyers for Cornelius Williams, the murderer of Andrew H. Green, practically admitted yesterday that the defence would be insanity. Lawyer Kaffenburgh received yesterday a letter from Williams's brother Perry, in which the latter speaks of Cornelius having some brain trouble. Perry is to be brought on to testify for his brother. The letter is as follows:

BLUE RIDGE SPRINGS, Botetourt Co., Va. BLUE RIDGE SPRINGS, Botefourt Co., Va. Mr. Kaffenburgh

DEAR SIR The man Cornelius M. Williams whome is charge with the murder of Mr. Green is my Brother My name is herry J Williams. He left home about twenty 22 or 23 years ago to travie on the account of his mind he was down to see me 3 years ago and I thought strange of his action at times. I had not heard from him for about fore months I did not think hard of him for I knew he was not at his right mind at all times. When he was about 16 he had a verry severe spell of fevyer and lost his mind.

A Dr By the name of Rile waited on him the Dr said it would be good for him to travel it would improve his mind that is why he is from home at this time.

The Dr also said that he was afraid the ensane spells would come on him in his older days I am sorry of the affaire hopeing that god may control the case and if he has to die for the crime that he may come to his right mind and make peperration to meet god in peace tell him I shell pray for him. Respectivill.

The lawyer said that he would apply for

The lawyer said that he would apply for a commission to examine Williams in the near future, and also for a commission to take the testimony of relatives and friends of Williams in the South who know of his mental affliction but cannot be induced to come here and testify.

come here and testify.

District Attorney Jerome declined to discuss the case vesterday. He said he he had talked all he was going to about Mrs. Elias and his interview with her. About the rumor of somebody giving the woman a check for \$100,000 he had nothing to say.

to say.

David Elias of 123 West Twenty-seventh street says he is the twin brother of Hannah Elias. Elias is employed in a Broadway

hotel.

"She and I are twins," he said yesterday,
"and we were born on Nov. 26, 1865, at 235
Quince street. Philadelphia. There were
fourteen children in our family, and ten are
now living. There were three pairs of
twins. My father is still living in Philadelphia, and I always understood he was
half Indian and half negro. My mother
had a light complexion, and she was a Godfearing woman who brought up her children
in a decent, respectable way. She died
two years ago.

in a decent, respectable way. She died two years ago.

"When I started out for myself fifteen years ago I lost all track of my family, but four years ago I located Hannah at 138 West Ffity-third street. I visited her a few times there and then she offended me, and I built going to see her. I write to her and I quit going to see her. I wrote to her to-day telling her to let me know if I could be of any assistance to her. "Lizzie Elias of 1820 Addison street. Philadelphia, is another sister. My father has enough money to keep him comfortably. He followed the sea for years."

The Board of Park Commissioners yes-

The Board of Park Commensioners yesterday passed resolutions in memory of Andrew H. Green.

"There can be no more enduring monument to his untiring energy and skill," they said, "than the Central Park, which was acquired and largely developed under the guidance of his master-hand."

The Big Four Incfeases Wages. INDIANAPOLIS. Ind., Nov. 19 .- By grant-

ing some of the demands of the trainmen in the employ of the road, the Big Four officials have increased the annual pay roll of the company \$140,000. The men whose wages have been increased are the brakemen, conductors and engineers.

B. Altman & Co.

THE FOLLOWING FURNISHINGS, UNDERWEAR, ETC., FOR MEN AND WOMEN, ARE SHOWN IN FULL ASSORTMENTS FOR THE WINTER SEASON:

MEN'S UNDERWEAR

in various grades of Natural Wool, Silk and Wool, All Silk White and Colored Merino, and Balbriggan. Also "Betalph" Underwear, made exclusively for B. Altman & Co.

BOYS' and YOUTHS' UNDERWEAR of Natural Wool, Merino and Balbriggan.

Men's Half Hose of plain and embroidered Cashmere, Plain Silk and Wool, also plain, fancy and embroidered Cotton and Lisle Thread.

MEN'S FURNISHINGS.

comprising Neckwear and materials for Cravats to order, Imported Silk Mufflers, Handkerchiefs, Suspenders, Colored and Dress Shirts, Pajamas, Night Robes, Smoking Jackets, House Gowns and Bath Robes, Cardigan Jackets, Sweaters, etc. Umbrellas and Canes.

Also in this department, select assortments of Steamer and Travelling Rugs and Carriage Robes.

Men's Gloves of Kid and Capeskin, Castor, Reindeer and Egal Buck. Also Gloves for Winter wear, lined with silk, wool and fur. CHILDREN'S GLOVES in full assortments.

WOMEN'S MERINO UNDERWEAR.

Importations of Silk, Silk and Wool Merino and Gauze Silk Vests, Combination Suits and Tights.

Albatross and Flannel Petticoats; Satin, Silk and Mohair Knickerbockers; Spencers of Silk and Wool. Also "BETALPH" Underwear (made exclusively for B. Altman & Co.), in several weights. for Women, Misses and Children.

Hand-knitted and Machine-made Sweaters; Norfolk and Automobile Jackets and Golf Weistcoats, in new designs.

Women's Hosiery, comprising complete lines of Silk, in openwork, lace inserted and embroidered designs, also of Lisle Thread, Cotton and Cashmere, plain and embroidered. CHILDREN'S and INFANTS' HOSIERY of Cotton, Merino.

Cashmere and Silk.

Eighteenth Street, Mineteenth Street and Sixth Avenue. D. Y.

Seven Prisoners Taken, All of Whom, Capt Alonele Says. Are in the Rogues' Gallery-A Wire-Tapping Bunch With a Broken English Sleuth for Come-on.

detectives raided vesterday a place that professed to be a poolroom and wasn't. Just the same, seven prisoners were taken into custody, and, according to the cops, they are about as fine a bunch of grafters and film flammers as have been got together in some time. One of them is Con McVey, who achieved fame at once by leaping into the center of a ring when Mr. Tom Sharkey and Mr. James Corbett were mixing it up, thereby saving Corbett from a whipping, but losing the fight for him on a foul--all bets off. Since then Mr. McVey

nas had trouble with the police owing to his fondness for other people's watches. The place raided was a room over a saloon at 78 Eighth avenue, and the gang had as at 73 Eighth avenue, and the gang had as their guest at the time Detective Pochester. At a signal from him the captain and the other sleuths came in and arreved all hands after a lively fight. McVey gave his name as George O'Donnell and the others gave their names as Edward Morton. Samuel Groves, John Howall, Robert Wilton and George Munroe. The bartender of the saloon underneath the room was also arrested. He is George Cudaback. "George Munroe" had a wad of Confederate money. When asked why he carried it he replied:

"George Munroe" had a wad of Confederate money. When asked why he carried it he replied:

"Oh, there are a lot of suckers in this town who don't know that the war is over."

A business man had complained to Aloncle that he had been swindled out of \$400 in the place by a gang of fakirs. He refused to prosecute, but gave the information to the capitain for future reference. He had answered an advertisement in one of the newspapers and Capt. Aloncle found one like it last Sunday, as follows:

TELEGRAPH OPERATOR connected with a big corporation wants to meet party with \$2,000, to take advantage of inside information whereby \$20,000 can be made in ten days. Details in private interview only.

Detective Rochester answered the advertisement, giving the name of "Al Richter" and a Brooklyn address. He was invited to meet "R. C. McDonald" in a saloon in Vesey-street on Wednesday and, dressing up like a German farmer, he kept the engagement. He found "McDonald" to be very hospitable, and talked to him in broken

GRAPE-NUTS.

ADOPTED THE TWIN And Bullt Him Up.

cently adopted a baby boy had an experience in feeding the youngster that may prove interesting. She says: "Three months ago I took a win baby. He was so weak and puny at the time that I believed I would never

A lady of Des Moines, Iowa, who re-

be able to raise him. "I found that the only food he could keep on his stomach was Grape-Nuts and when I began to feed this regularly to him he began to thrive. In two weeks he showed marked improvement and he is now a fat healthy boy and has at last caught up with his twin sister, who was always ruddy and healthy. He is certainly a fine little fellow, thanks to a fine pure and scientific food." Name given by Postum Co., Battle Creek, Mich.
Grape-Nuts contains all the constituents of a complete food and the whole

nents of a complete food and the whole is predigested (by a purely mechanical process) so the very weakest stomach will digest it. It is the most scientific food in the world, suited to all ages. See the recipe book in each package.

Look in each package for a copy of the famous little book, The Road to Well-ville.

NEST OF CON MEN TURNED OUT

Wanted to know was whether his German friend had any money. The sleuth produced a large roll, which made his bort smile. "McDonald" unfolded the old whether his mile. "McDonald" unfolded the old whether his German friend had any money. The sleuth produced a large roll, which made his bort smile. "McDonald" unfolded the old whether his German friend had any money. The sleuth produced a large roll, which made his bort smile. "McDonald" unfolded the old whether his German friend had any money. The sleuth produced a large roll, which made his bort smile. "McDonald" wanted to know was whether his German friend had any money. The sleuth produced a large roll, which made his bort smile. "McDonald" unfolded the old whether his German friend had any money. The sleuth produced a large roll, which made his bort smile. "McDonald" unfolded the old whether his German friend had any money. The sleuth produced a large roll, which made his bort smile. "McDonald" unfolded the old whether his German friend had any money. The sleuth produced a large roll, which made his bort smile. "McDonald" unfolded the old whether his german friend had any money. The sleuth produced a large roll, which made his bort smile. "McDonald" unfolded the old whether his german friend had any money. The sleuth produced a large roll, which made his bort smile. "McDonald" unfolded the old whether his german friend had any money. The sleuth produced a large roll, which made his bort smile. "McDonald" unfolded the old whether his german friend had any money. The sleuth produced had any money. The sleuth produced had a large roll, which made his bort smile. "McDonald" unfolded the old whether his german friend had any money. The sleuth produced had a large roll, which made his bort smile."

poolroom.

Rochester was taken to a small room over a saloon at 73 Eighth avenue, where there were five men counting money. McVey, the detective says, seemed to be boss. The detective made a bet of \$50 on Golden. when Capt. Aloncle and the other detec-tives broke in. Capt. Aloncle says that every one of the

men arrested is in the rogues' gallery. Baltimore Banks Consolidated. BALTIMORS, Md., Nov. 19.—Plans for the consolidation of the Manufacturers' National Bank and the First National Bank were completed to-day. The first Na-tional secures the capital stock of the Manu-

Winter Overcoats

facturers' at 122.

THE extra long or medium length full Box Coat made from Friezes, Kereys, Meltons, &c., \$10 to

Tourists' Coats, extra long,

Sweaters, Jerseys, Cardigans,

with disappearing belt at back, Black, Dark Mixtures and Fancy Overplaids, \$18 to \$30. Business Suits, Bl. Blue, Oxford and Fancy Mixtures, sing'e or double breasted. "Right up to now," \$10 to

Golf Jackets and Golf Hose. A. Raymond & Co., Nassau, Cor. Fulion St., N.Y. LISTABLISHED 1857.

BUSINESS NOTICES

Mrs. Winslow's Soothing Syrup for children teething, softens the gums, reduces inflammation, allays pain, cures wind colic, diarrica, 25c. a bottle.

MARRIED.

KIRKLAND-FAIRCHILD.-At the home of the bride's parents, 65 East Fifty-sixth st., New York city, on Thursday, Nov. 19, 1908, by the Rev. Ernest M. Stires, Edith Elwood, daughter of Mr. and Mrs. Samuel William Pairchild, to William Reed Kirkland.

O'LOUGHLIN-McNEVIN.-On Wednesday evan-ing, Oct. 28, 1908, at 8 o'clock, at 984 Twentieth st., Rock Island, Ill., by the Rev. Mr. W. S. Marquis, D. D., Ernestine Frances, daughter of Mr. and Mrs. Thomas H. McNevin, to Col. man Stuart O'Loughlin of 545 West 148th at. New York City, N. Y.

NSOR-REED .-- On Thursday, Nov. 19, 1903 at the residence of the bride's grandmother, 312 West Fifty-fifth st., by the Rev. Dr. Minot J. Savage, assisted by the Rev. Robert Collyer, Mary Enzabeth Reed to Harry Otis Wissor, Jr.

DIED

BEWLEY.—At Buffalo, N. Y., on Thursday, Nov. 19, 1903, John Howard Bewley in the 78th year of his age.

MORRIS -Suddenly, of heart failure, on Wednesday, Nov. 18, Charles Oakley Morris, in his 71st year. Funeral from his late residence, 583 North Broad st., Eliz beth. N. J., on Saturday morning, Nov. 21, at 11 o'clock.

SEGUIN.—At Svendborg, Denmark, Oct. 24, Maria C. Seguin of New York. Funeral from St. Andrew's Church, 5th av. and 127th st., on Friday, Nov. 20, at 4 o'clock P. M

SLOSSON.—Suddenly, at his home, Shadyside, Geneva, N. V., Saturday, Nov. 14, 1903, Heary Lawrence Slosson, late United States Navy. last remaining son of the late Baratis and Margaret L. Slosson, aged 63 years.